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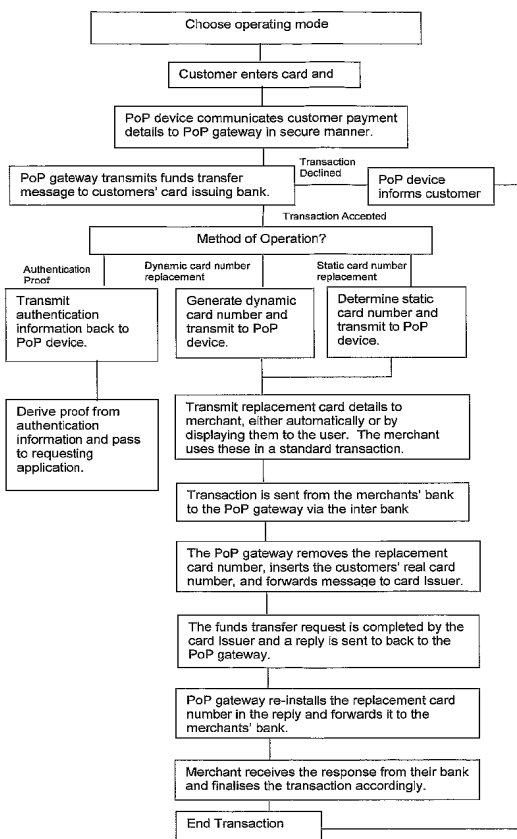
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(54) Title: SECURE PAYMENT SYSTEM



(57) Abstract: The present invention provides a system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network, including: a secure data entry device connected to the public data network; and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions; wherein the secure data entry device includes means for the user to enter identifying information of a card issued by the card issuing financial institution, and means for transmitting the identifying information in a secure manner over the public data network to the gateway device; and wherein the gateway device includes means for transmitting the identifying information to the card-issuing financial institution and for receiving an approval response from the card-issuing financial institution over the private data network; whereby the approval response provides authentication of the identifying information by the card-issuing financial institution.

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